

United States Bankruptcy Court  
Middle District of North Carolina

In re:  
Gina Kathryn Setzer  
Debtor

Case No. 10-80069-wls  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0418-1

User: hamrick  
Form ID: pdf013

Page 1 of 2  
Total Noticed: 64

Date Rcvd: May 10, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2011.

db +Gina Kathryn Setzer, 1412 Vickers Avenue, Durham, NC 27707-1661  
cr +Everhome Mortgage Company, c/o Kimberly A. Sheek, Suite 400, 10130 Perimeter Parkway,  
Charlotte, NC 28216-2461  
784463596 +Absolute Collection Service, 421 Fayetteville Street Mall, Suite 600,  
Raleigh, NC 27601-1777  
784463600 +CATA Bank, PO Box 2328, Hickory, NC 28603-2328  
784463598 +Capital One, c/o Northland Group, Inc., Post Office Box 390846, Minneapolis, MN 55439-0846  
784463599 Carolina ENT Associates PA, 55 VilCom Circle, Suite 140, Chapel Hill, NC 27514-1690  
784463593 +ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Ste. 100, Woodbury, MN 55125-1703  
784504366 +CitiFinancial Services, Inc., P.O. Box 140069, Irving, TX 75014-0069  
784463601 Citifinancial, Attn: Bankruptcy Dept., Post Office Box 140489, Irving, TX 75014-0489  
784463587 +Credit Bureau, Post Office Box 26140, Greensboro, NC 27402-6140  
784463602 +Credit Bureau of Greensboro, Post Office Box 26140, Greensboro, NC 27402-6140  
784463603 Department of Veterans Affairs, VA Regional Loan Center, 1700 Clairmont Rd,  
Decatur, GA 30033-4032  
784463604 +Dr. Wayne Smith, 2500 Blue Ridge Road, Raleigh, NC 27607-6469  
784463605 +Durham County Tax Collector, Post Office Box 3397, Durham, NC 27702-3397  
784463606 Durham Regional Hospital, Post Office Box 91040, Durham, NC 27708-1040  
784463607 E-Recovery Solutions, Post Office Box 826, Christiansburg, VA 24068-0826  
784463608 Employment Security Commission, Attn: Benefit Payment Control, Post Office Box 26504,  
Raleigh, NC 27611-6504  
784463589 Equifax Information Systems LLC, P.O. Box 740241, Atlanta, GA 30374-0241  
784474915 +EverHome Mortgage Company, c/o Kimberly A. Sheek, Shapiro & Ingle, LLP,  
8520 Cliff Cameron Drive, Suite 300, Charlotte, NC 28269-0019  
784478879 +EverHome Mortgage Company, 8100 Nations Way, Jacksonville, FL 32256-4405  
784463609 Everhome Mortgage Company, Post Office Box 2167, Jacksonville, FL 32232-0004  
784463590 Experian, P.O. Box 2002, Allen, TX 75013-2002  
784463610 Greensboro Pathology Associates, PA, Post Office Box 13508, Greensboro, NC 27415-3508  
784463611 +HSBC, c/o Phillip & Cohen Associates, Ltd, Post Office Box 48458, Oak Park, MI 48237-6058  
784463612 I.C. Systems, Inc, 444 Highway 96 East, Post Office Box 64437, Saint Paul, MN 55164-0437  
784541660 I.C. Systems, Inc. o/b/o Lake Hickory Hospital, c/o A. Thomas Pokela Attorney at Law,  
PO Box 2621, Sioux Falls, SD 57101-2621  
784463594 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service (MD)\*\*, Post Office Box 21126,  
Philadelphia, PA 19114-0326)  
784463591 Innovis Data Solutions, Attn: Consumer Assistance, P.O. Box 1534, Columbus, OH 43216-1534  
784463613 +Marcia Rementer, DMD, PA, 3811 North Roxboro Road, Durham, NC 27704-5800  
784463614 +Mark Chandler, Tax Administrator, PO Box 2200, Lenoir, NC 28645-2200  
784463615 +Merchants' Credit Guide Co., 223 West Jackson Boulevard, Chicago, IL 60606-6993  
784463588 NC Child Support, Centralized Collections, Post Office Box 900006, Raleigh, NC 27675-9006  
784463618 NC Department of Revenue, Post Office Box 25000, Raleigh, NC 27640-0002  
784463619 +NC Eye Ear Nose & Throat PA, 4102 North Roxboro Road, Durham, NC 27704-2122  
784463620 +NCO Financial Services, PO Box 15630, Dept 99, Wilmington, DE 19850-5630  
784463616 Nationwide Credit Corp., Post Office Box 9156, Alexandria, VA 22304-0156  
784463617 Nationwide Credit Corp., 5503 Cherokee Avenue, Alexandria, VA 22312-2307  
784463621 Neurology Services, Inc., 2296 Opitz Blvd., Suite 360, Woodbridge, VA 22191-3346  
784463585 North Carolina Department of Revenue, c/o NC Department of Justice, Post Office Box 629,  
Raleigh, NC 27602-0629  
784463586 +North Carolina Employment Security, Commission, Post Office Box 26504,  
Raleigh, NC 27611-6504  
784463622 +North Carolina Speciality Hospital, P.O. Box 15819, Durham, NC 27704-0819  
784463623 Oxford Management, CS 9018, Melville, NY 11747  
784463624 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100,  
Norfolk, VA 23502)  
784477836 +PRA Receivables Management, LLC As Agent of, Portfolio Recovery Associates, LLC,  
PO Box 41067, Norfolk, VA 23541-1067  
784463625 +Professional Recovery Consultants, 2700 Meridian Parkway Suite 200, Durham, NC 27713-2450  
784463626 +RCS, Post Office Box 7229, Westchester, IL 60154-7229  
784463628 Regional Anesthesia, PLLC, Post Office Box 15609, Durham, NC 27704-0609  
784463629 +Revenue Production Management, 991 Oak Creek Drive, Lombard, IL 60148-6408  
784463630 +Rex Healthcare, Post Office Box 411126, Charlotte, NC 28241-1126  
784463631 +Rex Hospital, 2500 Blue Ridge Road, Ste 219, Raleigh, NC 27607-7515  
784463632 Sears National Bankruptcy Center, Post Office Box 20363, Kansas City, MO 64195-0363  
784463633 Sherman Acquisition LP, 3 Executive Campus, Suite 400, Cherry Hill, NJ 08002-4103  
784463634 Sherman Financial Group, LLC, 85 10th Ave N, New York, NY 10011-4725  
784463635 +The Law Offices of John T. Orcutt, 6616-203 Six Forks Road, Raleigh, NC 27615-6524  
784463636 +Town of Granite Falls, PO Box 10, Granite Falls, NC 28630-0010  
784463592 Trans Union Corporation, P.O. Box 2000, Crum Lynne, PA 19022-2000  
784463595 +US Attorney's Office (MD), Middle District, Post Office Box 1858,  
Greensboro, NC 27402-1858  
784463637 +Urgent Care, 14573 Potomac Mills Road, Woodbridge, VA 22192-6808  
784463638 +Wake County EMS, Post Office Box 863, Lewisville, NC 27023-0863

784463639 +Wake Heart & Vascular Associates, 4325 Lake Boone Trail, Ste 315, Raleigh, NC 27607-7510  
784463640 Weinstein Law Offices, Post Office Box 999, Greensboro, NC 27402-0999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
784552742 +E-mail/Text: resurgentbknotifications@resurgent.com May 10 2011 18:10:03 LVNV Funding, LLC,  
c/o Resurgent Capital Services, LP, P.O. Box 10675, Greenville, SC 29603-0675  
784497521 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM May 10 2011 18:29:36 Regional Acceptance, PO Box 1847,  
Wilson, NC 27894-1847  
784463627 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM May 10 2011 18:29:36 Regional Acceptance,  
266 Beacon Drive, Winterville, NC 28590-7924

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
784463597 ##+Alexandria Radiologists, 2001N Beaufort Street, Suite 200, Alexandria, VA 22311-1724  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

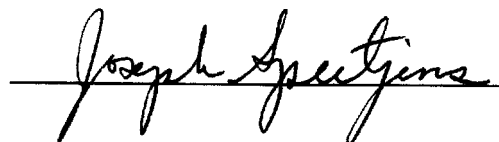
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2011

Signature:



**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

IN THE MATTER OF: ) No. B-10-80069 C-13D  
Gina K. Setzer )  
 )  
Debtor(s) )

**ORDER GRANTING MODIFICATION OF PLAN AND  
LIFTING OF THE AUTOMATIC STAY**

On May 5, 2011, a hearing was held on the Motion by the Debtor to modify her Chapter 13 plan, pursuant to 11 U.S.C. §1329, to release property known as 1412 Vickers Ave., Durham, NC (“the real property”) to the lienholder, Everhome Mortgage Co. (“Everhome”). At the hearing, Edward C. Boltz, Esq. appeared on behalf of the Debtor, and Richard M. Hutson II, Standing Trustee appeared. No other party appeared or objected to the Motion. The Court, after considering the Motion and having heard and considered the statements of counsel and the Trustee, finds that there is sufficient evidence of a substantial change in the Debtor’s circumstances and that the modification complies with the provisions of 11 U.S.C. §1325; therefore, it is ORDERED:

1. The Motion by the Debtor pursuant to 11 U.S.C. §1329 is granted.
2. The automatic stay is modified to permit Everhome and any junior lienholder to foreclose upon the real property.
3. Any surplus equity above and beyond valid liens derived from the sale of the real property shall be paid to the Standing Trustee for application to the Debtors’ plan.
4. In the event of a deficiency, Everhome and any junior lien holder shall have 180 days from the entry date of this Order within which to file documented deficiency claims for any deficiency realized from the sale of the real property and failure to file documented deficiency claims within such time will result in the release of the real property being in full satisfaction of the indebtedness due Everhome and any junior lienholder and the Debtor’s liability.
5. The stay of this Order under Rule 4001(a)(3) of the Federal Rules of Bankruptcy Procedure is not applicable.
6. The Debtor’s plan payments are scheduled at \$272.00 per month beginning April, 2011, and shall continue until all secured and priority claims are paid in full and the applicable commitment period is satisfied.

7. Any default in payments prior to April, 2011, under the plan is waived and the plan shall be extended to the term necessary to pay the delinquent amount.

8. Johh T. Orcutt, Esq. is allowed the presumptive fee of \$250.00 for services rendered in the filing of this Motion which shall be paid through the Debtor's plan.

May 9, 2011

A handwritten signature in black ink, reading "William L. Jocke". The signature is written in a cursive, flowing style. The first name "William" is written with a capital 'W' and a dot over the 'i'. The last name "Jocke" starts with a capital 'J' and ends with a long, sweeping horizontal stroke.

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United States Bankruptcy Judge

**PARTIES IN INTEREST**

**Page 1 of 1  
10-80069 C-13D**

**ALL PARTIES OF RECORD AS OF THE DATE OF THE ORDER SHALL BE  
SERVED BY THE BANKRUPTCY NOTICING CENTER**